



The power to predict

Forecast the likelihood of default
with Atradius Buyer Ratings

The better informed your decisions are, the more effective your credit management will be

Forewarned. Forearmed.

Atradius Buyer Ratings provides a snapshot of the likelihood of a buyer in your insured portfolio going into default, adding greater depth to your business information services.

Atradius Buyer Ratings, accessed via Serv@Net, reflects our commitment to provide businesses with valuable information and key insights which can help you to assess who you can trade profitably with.

And whatever the economic climate, the better informed your decisions are, the more effective your credit management will be.

Invaluable insight

Weighing trade risk and business opportunity is one of the fundamental equations for any business. And, in tipping that balance in your favour,

information is vital and, in particular,

information on your buyers.

Atradius Buyer Ratings is designed to meet that demand. It is a valuable tool which can help you monitor risk within your buyer portfolio and integrate that insight into your credit management procedures.

Buyer rating at a glance

The Atradius buyer rating is a statistical score from 1 to 100 calculated by combining decades of experience with the latest financial and non-financial data to give you invaluable insight into buyer default risk.

The buyer rating is a score ranking the buyer portfolio. It ranks each buyer in the insured buyer portfolio with regard to the likelihood to go into default within the next 12 months.

Buyers with a low rating value represent the buyers with the lowest



probability of default. On the other hand, buyers with a high rating value represent the buyers with the highest probability of default. Rating value 100 stands for buyers who are in default, e.g. buyers who have filed for insolvency or meet any other country specific default criteria.

How the rating is calculated

The buyer rating is a picture of now, a snapshot, albeit a statistically sound one, of the likelihood of a buyer going into default within the next 12 months.

Financial information is gleaned from the buyer’s profit and loss account and balance sheet, while non-financial data is gathered from sources proven to be predictors of future default events.

This is then overlaid with the knowledge and expertise of Atradius underwriters using an algorithm and modelling founded on decades of experience in the evaluation of risk in

the global credit insurance arena. Differing models are used to calculate the ratings of different buyers defined by their segment and geographical location.

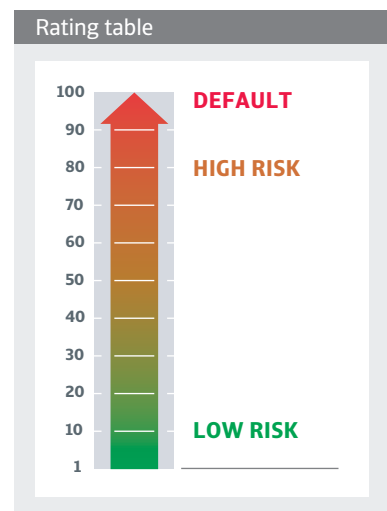
Complementing our insurance cover

Atradius Buyer Ratings is the perfect complement to the cover provided by your Atradius Insurance Policy and can add considerable value when integrated into your in-house Credit Management procedures.

The buyer rating is only one of a myriad of factors taken into account by our underwriters when calculating credit limit decisions. The credit limit decision indicates a buyer’s credit worthiness and the willingness of Atradius to accept liability in the event of any loss.

The ratings provide an ‘at-a-glance’ overview of the overall health of your insured buyer portfolio, enabling you to compare and manage risk factors

and make better informed credit management decisions as a result. You can compare different segments or countries in your portfolio for example, or within exposure bands and benchmark new buyers against existing buyers.





By helping you to identify good risk and to take additional security measures on buyers with a high rating, Atradius Buyer Ratings is a valuable tool in helping you to adapt and succeed.

Access to Atradius Buyer Ratings

Once you have subscribed, Atradius Buyer Ratings can be accessed through the Serv@Net portal, giving you the best possible 24/7 access to this valuable tool.

Buyer ratings are re-calculated as new information is received and processed so you'll always have an up-to-date view of the status of your buyer portfolio.

How to subscribe

Benefiting from this tool couldn't be more straightforward. You can subscribe instantly online via Serv@Net. If you do not yet have access to Serv@Net, please contact your Account Manager.

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